

DEFAULT O/E JAD

IN RE:
TINA M. STAHL

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:19-23184 JAD

Chapter 13

Related to Doc. No.: 61

ORDER OF COURT

AND NOW, this 7th day of January, 2025, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:



U.S. BANKRUPTCY JUDGE

Jeffery A. Deller

FILED
1/7/25 9:56 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Tina M. Stahl
Debtor

Case No. 19-23184-JAD
Chapter 13

District/off: 0315-2
Date Rcvd: Jan 07, 2025

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2025:

| Recip ID | Recipient Name and Address |
|-----------------|---|
| db | + Tina M. Stahl, 14451 Roberta Drive, Irwin, PA 15642-1665 |
| 15103981 | + Barclays Bank Delaware, P.O. Box 803, Wilmington, DE 19899-0803 |

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------------|--|----------------------|---|
| cr | + Email/PDF: acg.acg.ebn@aisinfo.com | Jan 08 2025 00:02:30 | Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| cr | + Email/PDF: acg.acg.ebn@aisinfo.com | Jan 08 2025 00:02:37 | Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| cr | Email/PDF: ais.chase.ebn@aisinfo.com | Jan 08 2025 00:02:37 | JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, 3415 Vision Drive, Columbus, OH 43219 |
| cr | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jan 08 2025 00:02:27 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15140920 | Email/Text: ally@ebn.phinsolutions.com | Jan 07 2025 23:58:00 | Ally Bank, PO Box 130424, Roseville MN 55113-0004 |
| 15103980 | + Email/Text: ally@ebn.phinsolutions.com | Jan 07 2025 23:58:00 | Ally Financial, 200 Renaissance Ctr #BO, Detroit, MI 48243-1300 |
| 15103982 | Email/PDF: Citi.BNC.Correspondence@citi.com | Jan 08 2025 00:02:38 | CBNA, 50 NW Point Blvd, Elk Grove Village, IL 60007 |
| 15103983 | Email/Text: mrdiscen@discover.com | Jan 07 2025 23:58:00 | Discover Financial Services, LLC, P.O. Box 15316, Wilmington, DE 19850 |
| 15106673 | Email/Text: mrdiscen@discover.com | Jan 07 2025 23:58:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 15103984 | Email/Text: collecadminbankruptcy@fnni.com | Jan 07 2025 23:58:00 | FNB Omaha, P.O. Box 3412, Omaha, NE 68197 |
| 15127169 | + Email/Text: bankruptcy@greenskycredit.com | Jan 07 2025 23:58:00 | Greensky, LLC, 1797 Northeast Expressway, Suite 100, Atlanta, GA 30329-2451 |
| 15103985 | + Email/PDF: ais.chase.ebn@aisinfo.com | Jan 08 2025 00:02:42 | JPMCB Homeloans, 700 Kansas Lane, Monroe, LA 71203-4774 |
| 15138752 | Email/PDF: ais.chase.ebn@aisinfo.com | Jan 08 2025 00:02:43 | JPMorgan Chase Bank, N.A., Chase Records Center, ATTN: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203 |
| 15103986 | + Email/Text: PBNCNotifications@perituservices.com | Jan 07 2025 23:58:00 | Kohls/Cap One, N56 W 17000 Ridgewood Drive, Menomonee Falls, WI 53051-5660 |
| 15103987 | + Email/Text: Documentfiling@lciinc.com | | |

District/off: 0315-2

User: auto

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Date Rcvd: Jan 07, 2025

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| | | | |
|----------|--|----------------------|---|
| 15143753 | + Email/Text: Documentfiling@lciinc.com | Jan 07 2025 23:58:00 | Lending Club Corp., 595 Market Street, San Francisco, CA 94105-2802 |
| 15173202 | + Email/PDF: ais.midfirst.ebn@aisinfo.com | Jan 07 2025 23:58:00 | LendingClub Corporation, 595 Market St., Ste. 200, San Francisco, CA 94105-2802 |
| 15142989 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jan 08 2025 00:02:30 | MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051 |
| 15103988 | + Email/PDF: ais.sync.ebn@aisinfo.com | Jan 08 2025 00:02:42 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 15103989 | + Email/PDF: ais.sync.ebn@aisinfo.com | Jan 08 2025 00:02:37 | SYNCB/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036 |
| 15104599 | + Email/PDF: acg.acg.ebn@aisinfo.com | Jan 08 2025 00:02:37 | SYNCB/Sams Club, P.O. Box 965005, Orlando, FL 32896-5005 |
| 15103990 | ^ MEBN | Jan 08 2025 00:02:44 | Synchrony Bank, by AIS Infosource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 15143113 | + Email/Text: bncmail@w-legal.com | Jan 07 2025 23:56:54 | Synovusbk/Greensky, 1797 NE Expressway, Atlanta, GA 30329-7803 |
| 15103991 | + Email/Text: bncmail@w-legal.com | Jan 07 2025 23:59:00 | TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 |
| 15103992 | + Email/Text: bkfilings@zwickerpc.com | Jan 07 2025 23:58:00 | TD Bank USA/ Target Credit, P.O. Box 673, Minneapolis, MN 55440-0673 |
| | | Jan 07 2025 23:59:00 | Zwicker & Associates, P.C., Attn: Jonathan Cawley, Esquire, 3220 Tillman Drive, Bensalem, PA 19020-2028 |

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | MidFirst Bank |
| cr | *+ | Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 15140104 | *+ | Synchrony Bank, by AIS Infosource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 10, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 7, 2025 at the address(es) listed

District/off: 0315-2

User: auto

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Date Rcvd: Jan 07, 2025

Form ID: pdf900

Total Noticed: 27

below:

Name **Email Address**

Brent J. Lemon

on behalf of Creditor MidFirst Bank blemon@kmllawgroup.com lemondropper75@hotmail.com

Dennis J. Spyra

on behalf of Debtor Tina M. Stahl dennis@spyralawoffice.com

Kevin Scott Frankel

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pabk@logs.com, logsecf@logs.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmevf@chapter13trusteewdpa.com

TOTAL: 5